Removing the Financial Barriers

To Educational Dreams

2014-2015

Congratulations on your admission to Georgia Southern University!

We know that the cost of a college education can become a barrier to the goals and dreams students have for themselves. Our office is committed to providing the information you need to fund your education. We hope this publication will answer any questions you may have regarding the financial aid process and the types of aid available. Contact us by phone or e-mail if you have questions.

DEPARTMENT OF FINANCIAL AID
Georgia Southern University
P.O. Box 8065  Statesboro, Georgia 30460
Phone: (912) 478-5413   Fax: (912) 478-7418
E-mail: finaid@georgiasouthern.edu
Web: http://em.georgiasouthern.edu/finaid/

How can we help?

The mission of the Department of Financial Aid is to remove financial barriers to student enrollment and retention at Georgia Southern University. We seek to assure that any qualified student who desires to pursue and complete an education at this university can obtain appropriate resources to do so. We strive to provide financial aid services which are accessible, sensitive to individual student needs, and effective in enabling students to bridge the gap between family resources and educational expenses. The delivery of services will be characterized by timeliness, accuracy, and clarity, and will be accomplished through the simplest procedures consistent with fiscal responsibility and governmental and university regulations.

The Financial Aid Office is committed to provide student borrowers with loan counseling and information about loan indebtedness and repayment responsibilities. In responding to the diverse and changing needs of the university community, a spirit of cooperation and an approach which is flexible, equitable, innovative, and broad will be maintained.

Fast facts

The Department of Financial Aid is located on the 2nd floor of the Rosenwald Building amongst the towering oaks of Sweetheart Circle.

The Title IV school code is 001572

The priority filing date is April 20th.

Students who wish to receive federal and/or state aid must complete the Free Application for Federal Student Aid (FAFSA) each academic year.
Applying for Financial Aid

FAFSA
Free Application for Federal Student Aid

The Process
1. Apply for a student and parent PIN.
2. Complete the FAFSA online.
3. Review your Student Aid Report (SAR).
4. Reply to our office correspondence by submitting any requested documentation.
5. Complete entrance loan counseling.
6. Review your award letter.
7. Compare your award and your invoice of tuition and fees.
8. Pay any remaining balance by published fee payment deadlines.
9. Attend classes. Attendance in classes is very important. Financial aid will not be disbursed to students’ accounts until they have been verified as attending class.
10. Refunds are issued to students whose financial aid exceeds their tuition and fees.

Avoid common errors
• It is important that you use your proper name on the FAFSA as it appears on your Social Security card.
• Enter your Social Security number carefully and accurately.
• Be sure to answer the question about the possession or selling of illegal drugs truthfully.
• If you are a dependent student, to calculate the number in college, do NOT include siblings who are 24 years of age or older.
• Be sure to sign the FAFSA electronically with both the student and parent PIN for dependent students.

Tool kit
Apply for PIN: www.pin.ed.gov
Apply for aid: www.fafsa.ed.gov
Apply for HOPE only: www.gacollege411.org
Selective Service: www.sss.gov/
National Student Loan Data: www.nslds.ed.gov/nslds_SA/
Direct Loans: www.ed.gov/DirectLoan

Entrance Loan Counseling: https://studentloans.gov/myDirectLoan/index.action

FAFSA FAQ: http://www.fafsa.ed.gov/faq001.htm


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finaid@georgiasouthern.edu       http://em.georgiasouthern.edu/finaid/types-of-aid/loans/
Helpful Hints

Frequently Asked Questions

Are learning support classes counted in HOPE GPA?
Yes, they count in HOPE GPA but not in the cumulative GPA.

Do AP classes count in HOPE attempted hours?
No

Do ACCEL credits count in HOPE hours?
The do count in HOPE paid hours, and students can only receive HOPE for 127 paid hours.

Do ACCEL hours count in SAP hours?
Yes

Do AP classes count in SAP hours?
No

Do transfer credits count in SAP hours?
Yes

Am I independent just because my parents do not contribute to my education?
No. Students must meet specific guidelines to be independent.

Specifics

- Round all dollar amounts to the nearest whole number when filling out the FAFSA/tracking documentation.
- Do not leave any item blank when filling out the FAFSA/tracking documentation. Use zeros for items that are not applicable.
- All required documents should be completed, signed and submitted to the appropriate sources. Failure to do so could result in delays.
- If you are enrolled in less than 12 undergraduate credit hours (full-time) or 9 graduate credit hours (full-time), your aid may be reduced accordingly.
- Our office needs to know of any external scholarships you will receive (such as those from civic groups, clubs and churches). Failure to notify us could delay the processing of your financial aid.
- Report all outside agency resources to the Financial Aid Office. Some examples of such resources are: Military Tuition Assistance, R.O.T.C., Veterans Disability Benefits or fees that are paid by employer.
- If our office needs additional information from you, you will be notified by EAGLEGRAM, the University’s official e-mail correspondence. All requested information should be sent to our office in a timely manner. Failure to do so may result in aid being delayed.

Transfer information

- Financial aid does not transfer from one institution to another.
- Make a correction to your current FAFSA, adding the Georgia Southern Title IV school code (001572) so we receive your FAFSA information.
- Contact your Georgia Southern financial aid counselor to see if additional information is required.
- Check with your current lender to find out if you need to complete an in-school deferment form to prevent your loans from going into repayment status.
- If you are transferring from an institution that granted you a dependency override or special circumstance, the override/circumstance will not automatically apply at Georgia Southern University. You will need to contact your financial aid counselor to discuss your situation.
Financial Aid Counselors
At your service

Students are assigned a counselor alphabetically by the student’s last name. To speak with your Georgia Southern Financial Aid Counselor, call (912) 478-5413. Refer to our website for current counselor assignments and announcements.

Counselor Assignments:
Brittany McLamb: A-C
Shannon Mithcell: D-Hi
Rose Williams: Hj-Me
Ivy Terwilliger: Mf-Sh
Margaret Pigatt-Lanier: Si-Z
Chrstyna Wallace: ATHLETES

Helpful Hints (continued)

Other tips
• The most common income errors are made in the Additional Financial Information and Untaxed Income Sections of the FAFSA.
• To find the correct amount of taxes paid, use line #61 from 1040, line #35 from 1040A or line #10 from 1040EZ.
• If you or your parents received payments to tax-deferred pensions and savings plans (paid directly or withheld from earnings) as reported on the W-2 form, Box 12, this is untaxed income. The income should be included on line 92a of the FAFSA. Housing, food and other living allowances paid to members of the military, clergy and others are also considered untaxed income.
• If you did not have to enter parent information and are independent according to financial aid regulations, include only those who receive more than half of their support from you (and your spouse) between the period of July 1, 2013, through June 30, 2014, in your household. This number may differ from the number of tax exemptions.
• If you were required to enter parent information and are considered dependent according to financial aid regulations, include only those who receive more than half of their support from your parents between the period of July 1, 2013 through June 30, 2014, in your parents’ household.

FAQSA questions
Info about the Student
• Dependent students must also list the parents’ social security number, name and date of birth.
• Answer questions for the terms that you will be enrolled and the type of enrollment.

Student Status
• If you answered No to the questions in this section, you must complete both the student and parent income areas of the FAFSA. You will be considered a dependent for financial aid purposes.

Student and Parent Income
• All income information must be completed. Put “0” for any line items that do not apply to you.
• If your parents have divorced or separated, provide information about the parent you lived with most during the past 12 months. If you did not live with one parent more than the other, answer in terms of the parent who provided the most financial support during the last 12 months or during the most recent year that you were actually supported by the parent.
• Marital status of parent refers to the status of the parent with whom you live. This means if your biological parents are divorced and you live with your mother who has remarried, then her status is “married.” Given this scenario, both the mother’s income and her husband’s must be listed.
Cost of Attendance

Estimated Cost of Attendance

2014 2015

For Undergraduate Students

*(Estimated Cost of Attendance is Subject to Change)*

**IN-STATE (GEORGIA RESIDENTS)**

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<thead>
<tr>
<th>Item</th>
<th>2014</th>
<th>2015</th>
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<tr>
<td>Tuition and Fees</td>
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<tr>
<td>Room &amp; Board</td>
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<td></td>
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<tr>
<td>Books and Supplies</td>
<td>1,200.00</td>
<td></td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>3,104.00</td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td>2,550.00</td>
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<td><strong>Estimated Total</strong></td>
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**OUT-OF-STATE (NON-RESIDENTS)**

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<thead>
<tr>
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<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
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<td></td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>9,752.00</td>
<td></td>
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<tr>
<td>Books and Supplies</td>
<td>1,200.00</td>
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</tr>
<tr>
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<td>3,104.00</td>
<td></td>
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<tr>
<td>Transportation</td>
<td>2,550.00</td>
<td></td>
</tr>
<tr>
<td><strong>Estimated Total</strong></td>
<td>36,692.00</td>
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</table>

Defined

Cost of Attendance (COA or budget) refers to University estimates for cost of living and education—it includes tuition and fees, room and board, books and supplies, transportation, and personal expenses. Students are not allowed to exceed their COA in financial aid awards. COA is not an invoice of charges, and it varies depending on your status—in-state or out-of-state residence; graduate or undergraduate level, for example. COA varies by college.

Need-based financial aid is determined by comparing the Cost of Attendance to the federally-determined EFC. Financial need is equal to the Cost of Attendance, minus the EFC. If the EFC is less than the COA, that student demonstrates financial need and may be eligible for need-based aid. If the EFC is higher than the COA, the student does not demonstrate need, but may qualify for other non-need-based financial aid.

Dependency status

If you are classified as dependent for financial aid purposes, the EFC will be calculated based on student and parent income and information. If you are classified as independent, the EFC will be calculated on student and (if applicable), spouse income and information. Many students think they are independent simply because their parents do not claim them on their tax returns, or because they moved out of the parents’ house to attend college. This is NOT the case. For federal student aid purposes, you are independent ONLY if at least one of the following applies to you: you were born before January 1, 1991, you are married as of the day you complete the FAFSA, you have legal dependents other than a spouse, you are enrolled in a graduate or professional degree program, you are an orphan or ward of the court, or are on active duty or a veteran of the U.S. Armed Forces. By “legal dependents,” the U.S. Department of Education generally means children for whom you provide at least 50% of the support. Also, the definition of “veteran” is different for financial aid purposes. You must have served at least one day of active duty for a purpose other than training only, and have a discharge under a condition other than “dishonorable.”
Satisfactory Academic Progress

Policy

All students receiving financial aid, including Pell Grant, Stafford Loan, PLUS Loan, Perkins Loan, Zell Miller, HOPE Scholarship, College Work Study and Supplemental Educational Opportunity Grant, are expected to maintain standards of satisfactory academic progress (SAP) in order to remain eligible for federal, state and institutional financial aid programs.

Generally, there are three components of satisfactory academic progress; grade point average (GPA), completion ratio (the number of classes completed to the number of classes enrolled in) and timeframe (how quickly you are completing your program of study).

The following is a summary of the Satisfactory Academic Progress Policy (SAP) and what Georgia Southern students must do to remain academically eligible for Financial Aid. A complete copy of the policy is available on our website at http://em.georgiasouthern.edu/finaid/types-of-aid/loans/

Maintaining SAP

There is a limit to the number of semesters you may receive Financial Aid.

- If your academic program requires 126 semester hours for graduation, you may receive aid for up to 189 attempted semester hours. A few academic programs have published requirements of less than 126 or more than 126 semester hours. These will have the maximum Financial Aid hours adjusted accordingly. Refer to the Georgia Southern University Catalog for the number of hours required in your program.
- Teacher’s Certificate: Maximum hours allowed for students who are in Teaching Certificate programs will be determined and evaluated by the graduate office.
- Learning Support students: The first 30 semester hours of Learning Support do not count toward maximum time frame.
- Repeated courses: All hours for repeated courses count.
- Dropped courses: All hours for which you are registered on the first day of classes of each academic term are counted, unless you drop the course or completely withdraw from the University during the 100% refund period for that term.
- Transfer credits: do count.
- Consortium credits: do count.
- Consequences: If the maximum time frame is exceeded, then students will be denied financial aid assistance.
- Appeals: You may appeal one time only for maximum timeframe. To appeal you must complete a Financial Aid Appeal Petition form. While completing the appeal process, you must pay current fees by the published fee payment deadline.

Note: HOPE Scholarships and Athletic Scholarships have additional academic requirements.
Grants

Federal

Pell Grant

- The Federal Pell Grant is a need-based entitlement and is awarded based on the information provided on the Free Application of Federal Student Aid (FAFSA).
- Pell Grant awards range from $602 to $5730 for full-time students per academic year.
- The amount of the Pell Grant is determined by the Estimated Family Contribution (EFC), which is determined upon completion of the FAFSA. EFC is driven by income, number of family members in the household and number of family members in college, for example:
  - The highest EFC to be Pell Grant eligible is 5157.
  - EFCs of 5158 and greater are not Pell Grant eligible.
  - EFCs between 0 and 5157 are Pell Grant eligible, based on a scale from $602 to $5730.
- Pell Grants are awarded based on full-time enrollment. Therefore, if a student enrolls less than full-time, their Pell award will decrease based on their current enrollment and attendance verification.
- The Pell Grant is available to eligible undergraduate students who have not earned a baccalaureate degree.

Other federal grants

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is a limited-fund, need-based grant, also based on the information provided on the FAFSA. FSEOG is offered on a first-come, first-serve basis to students with exceptional financial need, in average amounts of $600 per school year. Recipients must be an undergraduate student who have not already earned a baccalaureate degree.

State Grants

Public Safety Memorial Grant

The Public Safety Memorial Grant is an award for children of Georgia law enforcement officers, firemen, and prison guards who have been permanently disabled or killed in the line of duty. The grant covers the cost of attendance minus other aid. Information on this grant may be received from the Georgia Student Finance Authority, 2082 East Exchange Place, Tucker, GA 30084. (800) 505-4732.
Scholarships

Scholarship Specifics

How is my scholarship disbursed?

- Scholarships may be Institutional or external.
- Scholarships will disburse to the student account at full-time enrollment unless the donor indicates that other guidelines are allowable.
- As with all other forms of financial assistance, students must be verified as attending their classes before any funds are released to the student account.
- If the scholarship check is made payable to Georgia Southern University and the student, funds will not be disbursed to the student account until the student has endorsed the back of the check.
- The same disbursement guidelines apply to Foundation (Institutional) Scholarships as to external school scholarships.

What is the process?

External scholarships are posted to student awards as the financial aid office receives information from the donor:

- When external donors send a scholarship check, the scholarship amount is posted to the student’s financial aid account.
- If we are notified of pending scholarships, the expected amount is posted as a potential resource. The scholarship is not posted to the award letter until actual funds are received from the donor.
- If you are expecting an external scholarship, but do not see it posted on your award letter, contact the donor to find out when the check was mailed.

Scholarships greater than or equal to $500 are split between fall and spring semesters equally.

- If the scholarship is NOT to be split, have the donor send specific awarding instructions with the check.

Scholarships less than $500 will be awarded 100% for fall semester (or the semester in which it is received).

Scholarship links

Scholarships for new and transfer students

Scholarships for continuing students

Scholarships from external donors

Athletic Scholarships

Scholarships Search Engine
The HOPE Scholarship is Georgia’s unique program that rewards hard working Georgia high school students with matriculation scholarships in degree programs at any Georgia public college, university, technical institute, or eligible private institution. HOPE Scholarship pays a percentage of tuition to be determined each year for students with a 3.0 GPA.

Zell Miller Scholarship

The Zell Miller Scholarship provides full tuition funding to undergraduate Georgia residents who graduate from high school with a 3.7 or greater GPA and score at least a 1200 reading and math score on the SAT or an ACT composite score of 26. To remain eligible, students must maintain at least a 3.3 college GPA at the checkpoints (30, 60, 90 attempted hours and after every spring semester).

HOPE and Zell Miller Scholarships will pay for up to 127 attempted hours.

Applying for HOPE

If you qualify for HOPE, you must still apply for it, even if you have received an eligibility certificate. There are two methods to apply for HOPE: complete the Free Application for Federal Student Aid (FAFSA), or complete the GSFAPPS. Complete the FAFSA if you wish to have your eligibility for all federal grants and loans reviewed in addition to your eligibility for HOPE. The GSFAPPS is sufficient if you wish to receive HOPE only, and are not interested in any other federal or state aid. See The Financial Aid Process: Six Easy Steps for more information regarding the application process.
Maintaining 
HOPE/ZELL 
Checkpoints

HOPE/Zell eligibility is reviewed at the end of every Spring semester (unless you are a part time freshman. Please click here to learn more) and at the end of the semester in which 30, 60, or 90 semester hours have been attempted. Attempted hours refers to all hours attempted in a degree program at a postsecondary institution after high school graduation, including classes which you may have dropped or failed as well as learning support classes. A student who has previously lost the HOPE scholarship may regain it one time only at 30, 60 or 90 hours. HOPE may not be regained at the Spring semester checkpoint, unless that coincides with a 30, 60 or 90 hour checkpoint. Also, there is an attempted hours "cap" on the length of HOPE scholarship payment (127 attempted hours or what your degree requires, whichever is more). The deadline to receive HOPE/Zell for the current year is the last day of class for the semester for which you are applying.
Student Loans

Loan programs

All students must submit the Free Application for Federal Student Aid (FAFSA) to receive any form of the following loans with the exception of the National Guard Service Cancelable Loan. Additional applications may be required.

Federal Direct Stafford Loan
The Federal Direct Stafford Loan Program provides low-interest, long-term loans through Georgia Southern University. These loans are available in either Subsidized (need-based) or Unsubsidized (non-need based) funds. Funding for these loans is provided through the Department of Education. To be eligible for Stafford Loans, students must be enrolled at least half-time (6 semester hours or more for undergraduates, 4 hours or more fall and spring, and 3 hours or more summer for graduates) in a program leading to a degree or certificate. The loan amount available is determined by the student’s classification. For additional information, browse the Department of Education Direct Loan website.

Federal Perkins Loan
The Federal Perkins Loan is a long term, low-interest (5%) loan available to students demonstrating exceptional financial need. It is available on a first-come, first-serve basis through Georgia Southern University. The typical award is $2,000 per school year.

Loan limits

Dependent Students

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<tr>
<th></th>
<th>Base amount</th>
<th>Additional Unsubsidized</th>
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</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>3,500</td>
<td>2,000</td>
</tr>
<tr>
<td>Sophomore</td>
<td>4,500</td>
<td>2,000</td>
</tr>
<tr>
<td>Junior or Senior</td>
<td>5,500</td>
<td>2,000</td>
</tr>
<tr>
<td>Dependent aggregate limit</td>
<td>31,000</td>
<td>(maximum 23,000 subsidized)</td>
</tr>
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Independent Students (and dependent students with a PLUS denial)

<table>
<thead>
<tr>
<th></th>
<th>Base amount</th>
<th>Additional Unsubsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>3,500</td>
<td>6,000</td>
</tr>
<tr>
<td>Sophomore</td>
<td>4,500</td>
<td>6,000</td>
</tr>
<tr>
<td>Junior or Senior</td>
<td>5,500</td>
<td>7,000</td>
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<tr>
<td>Independent aggregate limit</td>
<td>57,500</td>
<td>(maximum 23,000 subsidized)</td>
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Graduate Students

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<tbody>
<tr>
<td>Graduate</td>
<td>8,500</td>
<td>12,000*</td>
</tr>
<tr>
<td>Graduate aggregate limit</td>
<td>138,500</td>
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</table>

*Beginning July 1, 2012, graduate and professional students will only be eligible to receive unsubsidized loans. The annual loan amount will remain at $20,500.00.
Parent Loan for Undergraduate Students

PLUS

Parents of full-time dependent students may be eligible for a PLUS loan to cover additional educational expenses. This loan is available through Georgia Southern University and is funded through the Department of Education. Parents may borrow up to the cost of attendance, less other financial assistance received during the loan period. To apply students must complete the Georgia Southern University Parent PLUS Application and submit the FAFSA.

Federal Direct Parent Loan for Undergraduate Students (PLUS)

Graduate PLUS loans

Federal Graduate PLUS Loan Program

The Federal Graduate PLUS Loan Program, authorized by Congress in February 2006, is available through Direct Loans.

Students must:

- Enroll as a graduate or professional student.
- Complete the FAFSA and a Grad PLUS Application.
- Receive a determination of the maximum Direct Subsidized and Unsubsidized Stafford Loan.
- Enroll at least half-time for the semester (4 hours fall and spring; 3 hours summer).
- Pass a credit check completed by the lender.
- Meet all other Title IV federal financial aid program requirements, such as Quality Assurance requirements, Satisfactory Academic Progress requirements and eligible citizenship requirements.

Students with extreme financial hardship can contact their financial aid counselor for advice on other financial resources available.

If a parent PLUS loan is denied, a student can complete a Denial Notification Option form and submit this form to the Financial Aid Department in order to receive additional unsubsidized student loan funds.

If a parent PLUS loan is approved, but the parent has documentation to substantiate a financial hardship, this documentation can be submitted to a financial aid manager for review. In some cases, a PLUS override can be granted to award the additional unsubsidized student loan funds.
Student Employment

Center

Students working and learning

The purpose of the Student Employment Center is to enhance student learning, and meet department student employment needs by providing meaningful work experiences to students. The Student Employment Center (SEC) is located in Room 1104 of the Rosenwald Building (located on Sweetheart Circle). Normal hours of operation are 8:00 a.m. - 5:00 p.m. The SEC can be reached via phone at 912-478-7159 or email at studentemployment@georgiasouthern.edu. They will help you find employment opportunities at Georgia Southern University and the Statesboro community while you're enrolled. The Student Employment Center maintains the "student job postings" for Georgia Southern that can be found online at https://employment.georgiasouthern.edu. The Student Job Postings list several types of student employment.

Work opportunities

Institutional Jobs - These positions are open to all GSU students, who meet the minimum requirements shown on the job vacancy listings, and most positions are paid an hourly wage.

Federal Work-Study - Work-Study is a federally funded, subsidized employment program. Eligibility is determined by the student’s financial need. The student applies by completing the FASFA (Free Application for Federal Student Aid). The Financial Aid Office then determines award eligibility and notifies qualifying students. Those students may then apply for employment at the SEC for available work-study positions. The Student Employment Center will maintain the current listing of available work-study positions on campus.

Off-Campus Jobs - These positions are not affiliated with Georgia Southern University. Requirements, hours, and pay will vary from employer to employer.

Resources

Student Employment Center
http://jobs.georgiasouthern.edu/SEC/

Federal Work Study
http://em.georgiasouthern.edu/finaid/types-of-aid/federal-work-study/

Career Services
http://students.georgiasouthern.edu/career/

Statesboro Herald
http://www.statesboroherald.com/
How Financial Aid is Disbursed

Refunds

How do I know?

If your awarded financial aid exceeds the total tuition and fees due, you will receive a refund

- Compare your WINGS award letter to your Web invoice.
- Be sure you have no outstanding requirements for financial aid.
- Be sure you have signed and returned all Promissory Notes if you will be receiving loans.
- Attend all classes.

As long as the professor teaching your class reports you as attending, your financial aid file is complete, and the aid is ready to disburse to your account, the refund will either be available in your checking or savings account (if you completed eDeposit paperwork) or a refund check will be available in your campus P.O. Box (or mailed to your local address) approximately 2 weeks after classes begin. If your financial aid award amount exceeds the amount of tuition and fees you owe (including housing and meals if applicable), you may use up to $600 of your credit, or up to your refund amount if it is less than $600, to purchase books and related materials in the University Store.

What is disbursement?

Financial aid disbursement is the process through which a university credits a student’s account with Title IV funds, or pays a student/parent directly with either Title IV funds from the Department of Education or institutional funds used before receiving Title IV funds. Georgia Southern University financial aid disbursement occurs after students are verified as attending their classes, which is approximately two weeks after classes begin each semester. Check the Attendance Verification Status page in your WINGS account under Student Services and Financial Aid. If your professor has not reported your attendance, you will need to check with your professor immediately if you attended class but you have been reported as not attending. A special form from the Registrar’s office may be required if you are verified late. Students who do not attend the first class meeting of a course for which they are registered will be dropped from the course. It is the student’s responsibility to verify course drops and check that fees are adjusted. Also, keep in mind that once initially disbursed, financial aid cannot always be adjusted up or down due to additional hours. In order for aid to disburse into a student’s account, the student must be enrolled in the minimum number of hours required and in good standing. If the student is receiving a loan, the student must have a signed promissory note on file.

Timeline for fall

January 2-April 20: Student completes FAFSA online

May: Student receives notification of any required documentation

June: Fall awards begin for students whose files are complete

August: Fall classes begin; class attendance verified

End of August: Disbursement

Beginning of September: 1st Refunds issued
Resources for Additional Information

WINGS
Your portal to information
https://my.georgiasouthern.edu

- Access your financial aid award letter
- See your HOPE Scholarship eligibility information
- Review your financial aid history
- View missing student requirements
- Link to required documents
- View financial aid holds
- Compare your invoice to your award to determine expected refund
- Check class attendance verification status
- Track your satisfactory academic progress
- Email your financial aid counselor directly
- Contact the Help Desk at (912) 478-5429 with problems using WINGS

Financial aid website

- Types of available aid and eligibility requirements accessible
- Counselor assignments posted
- Important dates published
- Verification documents available in PDF format
- Financial Aid events promoted
- Announcements advise students of upcoming changes
- Counselor contact information is available
- Policies and procedures available in detail
- Links to important agencies and organizations provided
- PIN and FAFSA websites linked to our homepage
- Scholarship listings, contacts and search engines available

Important contacts

Academic Affairs: (912) GSU–5258
Academic Success Center: (912) GSU-5371
Admissions: (912) GSU-5391
Athletics: (912) GSU-5376
Cashier’s Office: (912) GSU-0020
College of Graduate Studies: (912) GSU-2647
First Year Experience: (912) GSU-3939
Food Services: (912) GSU-1431
Housing: (912) GSU-5406
Office of Student Accounts: (912) GSU-0999
Postal Services: (912) GSU-6245
Registrar: (912) GSU-5152
Student Disability Resource Center: (912) GSU-1566
University Store: (912) GSU-5181

P.O. Box 8065 Statesboro, GA 30460 Phone: (912) 478–5413 Fax: (912) 478-7418 finaid@georgiasouthern.edu http://em.georgiasouthern.edu/finaid/types-of-aid/loans/
Financial Aid Glossary

Frequently Requested Forms

Household Size Certification— Used to verify number of family members living in the student’s household and their relation to the student. This number affects EFC.

Income Statement— Used for parents or students who were not required to file a tax return. It assists counselors in understanding expenses as well as resources.

Postsecondary Enrollment Certification— Used to verify college enrollment of a student’s siblings and spouse. The number of family members in college affects the EFC.

QA Verification Worksheet— To maintain Federal compliance, student files are selected and analyzed through our verification procedures to assess and correct information provided on the student’s FAFSA.

Revision Request— Used if a student requests to alter their current award package. This might include a requested increase or decrease, based on current eligibility.

Signature Page— Necessary to complete a student’s FAFSA, in which the student and/or the parent signature was missing from the original transaction.

Additional Financial Information Worksheet— Used to verify untaxed income. (Section 44 & 92 of FAFSA)

Terms

Academic year— Includes fall 2012, spring 2013 and summer 2013.

Deferment— Period of time when a borrower is allowed to postpone repayment of a student loan by being enrolled at least half-time.

EAGLEGRAM— Official e-mail network for University correspondence. Students will receive EAGLEGRAMS through their Georgia Southern e-mail account notifying them of requirements for financial aid, completion of aid packaging, and other related information.

Entrance/Exit loan counseling— Online sessions that new student or graduating loan borrowers are invited to participate in. The session explains borrowers’ rights and responsibilities, borrowing limits, repayment options and more.

Financial aid— Any type of educational monetary assistance, including grants, loans, FWS, and scholarships.

Georgia Student Finance Commission (GSFC)— The agency that administers several state grant programs, including HOPE Scholarship.

Grace period— Generally six or nine months, after graduating, leaving school or dropping below half time enrollment, during which the borrower is not required to begin regular repayment of their student loan.

Half-time enrollment— For undergraduate students, 6 hours; for graduate students, 4 hours fall and spring, 3 hours summer.

Loan, subsidized— A type of loan where no interest accrues while the student is in school. The student must be enrolled at least half-time and demonstrate financial need to qualify. The amount of the loan is determined by the student’s grade level in school.

Loan, unsubsidized— A type of loan where interest accrues while the student is in school. An interest statement is mailed quarterly, giving the student the option to pay the interest.

Professional judgment— Used by financial aid administrators to make adjustments to award packages based on extenuating circumstances (i.e. loss of job, death of parent).

Promissory note— The binding legal document signed by the student or parent borrower before loan funds can be disbursed by the lender.

Scholarship— Gift aid that does not require repayment.

Commonly used acronyms

AGI Adjusted Gross Income
EFC Expected Family Contribution
FAFSA Free Application for Federal Student Aid
GPA Grade Point Average
HOPE Helping Outstanding Pupils Educationally
PIN Personal Identification Number
PLUS Parent Loan for Undergraduate Students
QA Quality Assurance Program

SAP Satisfactory Academic Progress
SAR Student Aid Report

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